IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sarat C. Sankaran et al.

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

Docket No.: 1285.013US1 Serial No.: 09/804,851

Filed:

Due Date: December 10, 2007

March 13, 2001 Examiner: Daniel Kesack

Group Art Unit: 3691

MS Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- Amendment and Response (15 pgs.).
- Petition for Extension of Time (1 pg.)
 - Authorization to charge Deposit Account 19-0743 in the amount of \$120.00 to cover the Extension of Time Fee.

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.

Customer Number 21186

Attv: John I. Fischer Reg. No. 60,900

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to; Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 10th day of December, 2007.

KIMBERLY BROWN

Name

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.

(GENERAL)